

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

THAMI I BENCHEKROUN  
ENILDA REYNOSO  
Debtor(s)

Case No. 09-32164

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/25/2009.
- 2) The plan was confirmed on 01/15/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/04/2011.
- 5) The case was converted on 04/13/2011.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,550.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,940.00
Less amount refunded to debtor	\$2,870.74

**NET RECEIPTS:** **\$3,069.26**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$287.11
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$287.11**

Attorney fees paid and disclosed by debtor: \$1,300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
507 THIRD OWNER LLC	Unsecured	44,000.00	229,479.60	229,479.60	0.00	0.00
ALPAT COLL	Unsecured	155.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	2,258.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK	Unsecured	0.00	2,258.89	2,258.89	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	1,928.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	6,211.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	2,125.00	2,125.12	2,125.12	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	1,587.28	1,587.28	0.00	0.00
CHASE	Unsecured	4,889.00	NA	NA	0.00	0.00
CHASE	Unsecured	748.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	1,338.00	1,338.77	1,338.77	0.00	0.00
CHASE CARDMEMBER SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CITI BANK/DFS	Unsecured	4,054.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LP	Unsecured	0.00	4,054.64	4,054.64	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	8,291.00	8,291.48	8,291.48	0.00	0.00
DISCOVER BANK	Unsecured	6,202.00	6,202.20	6,202.20	0.00	0.00
DISCOVER BANK	Unsecured	3,411.00	3,411.18	3,411.18	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	5,312.00	5,312.95	5,312.95	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	6,637.00	6,637.68	6,637.68	0.00	0.00
FDS BANK/MACYS	Unsecured	NA	190.07	190.07	0.00	0.00
FIRST EQUITY CARD CORPORATION	Unsecured	0.00	NA	NA	0.00	0.00
GECCCC/PC RICHARDS	Unsecured	1,750.00	NA	NA	0.00	0.00
HOLY NAME HOSPITAL	Unsecured	9,568.00	10,126.03	10,126.03	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Secured	359.99	168.34	168.34	168.34	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC/SONY	Unsecured	3,872.00	NA	NA	0.00	0.00
HSTN FUNDING	Unsecured	3,872.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Unsecured	100,123.00	101,070.81	101,070.81	0.00	0.00
LHR INC	Unsecured	15,195.00	NA	NA	0.00	0.00
MBNA/BANK OF AMERICA	Unsecured	2,525.00	NA	NA	0.00	0.00
MERILL LYNCH/FIA CREDIT CARD SE	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT	Unsecured	1,630.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	1,893.00	1,893.67	1,893.67	0.00	0.00
NATIONAL COMMERCIAL SRV.	Unsecured	16,220.00	NA	NA	0.00	0.00
NATIONAL WHOLESALE LIQUIDATOR	Unsecured	960.00	NA	NA	0.00	0.00
NCO PORTFOLIO MANAGEMENT	Unsecured	NA	468.16	468.16	0.00	0.00
NEVADA PROFESSIONAL	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST FINANCIAL	Unsecured	407.00	NA	NA	0.00	0.00
NYS DEPARTMENT OF FINANCE, AUD	Priority	600.00	NA	NA	0.00	0.00
ONEWEST BANK	Secured	12,115.97	12,615.97	12,615.97	2,613.81	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	23,694.00	23,694.93	23,694.93	0.00	0.00
PRESSLER AND PRESSLER	Unsecured	NA	5,869.75	5,869.75	0.00	0.00
RESURGENT ACQUISITION LLC	Unsecured	NA	731.64	731.64	0.00	0.00
REWARDS NETWORK ESTA	Unsecured	NA	16,220.52	16,220.52	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	2,525.00	2,525.50	2,525.50	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	5,536.00	5,536.16	5,536.16	0.00	0.00
VERIZON NEW JERSEY, INC.	Unsecured	59.00	NA	NA	0.00	0.00
VILLAGE DRIVES ASSOCIATES	Unsecured	NA	15,239.09	15,239.09	0.00	0.00
WELLS FARGO FINANCIAL NJ INC	Unsecured	NA	572.15	572.15	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$12,615.97	\$2,613.81	\$0.00
Debt Secured by Vehicle	\$168.34	\$168.34	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,784.31</b>	<b>\$2,782.15</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$454,838.27</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$287.11</u>
Disbursements to Creditors	<u>\$2,782.15</u>

**TOTAL DISBURSEMENTS :** **\$3,069.26**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/26/2011

By: /s/ Marie-Ann Greenberg

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.